

PRAIRIE STAR BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1058624	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$113	\$97	-14.4%		
Loans	\$89	\$71	-20.0%		
Construction & development	\$11	\$3	-70.0%		
Closed-end 1-4 family residential	\$22	\$16	-27.6%		
Home equity	\$4	\$2	-38.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-33.0%		
Commercial & Industrial	\$19	\$16	-17.0%		
Commercial real estate	\$29	\$26	-9.4%		
Unused commitments	\$2	\$3	40.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$8	-28.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$2	97.2%		
Cash & balances due	\$2	\$2	-11.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$104	\$89	-15.0%		
Deposits	\$98	\$85	-13.2%		
Total other borrowings	\$6	\$3	-45.5%		
FHLB advances	\$6	\$3	-45.5%		
Equity					
Equity capital at quarter end	\$9	\$8	-7.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	7.0%	--		
Tier 1 risk based capital ratio	9.4%	9.4%	--		
Total risk based capital ratio	10.7%	10.6%	--		
Return on equity ¹	-59.4%	-12.3%	--		
Return on assets ¹	-5.0%	-1.0%	--		
Net interest margin ¹	3.7%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	93.5%	48.7%	--		
Loss provision to net charge-offs (qtr)	87.6%	79.6%	--		
Net charge-offs to average loans and leases ¹	8.5%	3.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.5%	1.5%	3.1%	2.3%	--
Closed-end 1-4 family residential	4.7%	4.2%	1.0%	0.1%	--
Home equity	4.8%	0.0%	1.6%	7.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.1%	0.7%	0.0%	--
Commercial & Industrial	3.5%	0.3%	6.2%	0.4%	--
Commercial real estate	0.0%	0.0%	0.0%	0.1%	--
Total loans	2.6%	3.7%	2.1%	1.0%	--